

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Eric M. Carroll  
Beth M. Carroll  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.  
No Respondents  
Respondent(s).

Case No. 18-24897-GLT  
Chapter: 13

Related to Document No. 100

Hearing Date: 11/29/23 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 26th of September, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 100 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before November 10, 2023*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

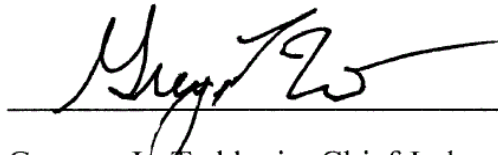
(2) This Motion is scheduled for hearing on *November 29, 2023 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are *required* to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Eric M. Carroll  
Beth M. Carroll  
Debtors

Case No. 18-24897-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

Form ID: 604

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric M. Carroll, Beth M. Carroll, 1785 Brinkerton Road, Greensburg, PA 15601-6290
14969530	Bernstein-Burkley, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14969534	+ David J. Apothaker, Esq., Apothaker Scian, P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14969536	Dollar Bank, F.S.B., 3 Gateway Center West, Pittsburgh, PA 15222
15611643	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619
14969540	+ Pediatric Associates of Westmoreland, 555 West Newton, Greensburg, PA 15601-2861
14969545	+ WEI Mortgage, PO Box 8068, Virginia Beach, VA 23450-8068
15005966	+ WEI Mortgage, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14969547	+ WSM-PC, 426 Pellis Road, Greensburg, PA 15601-4574
14969546	+ Westmoreland Sleep Medicine, 426 Pellis Road, Greensburg, PA 15601-4574

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14969531	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2023 06:06:45	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14989410	+ Email/Text: bankruptcy@cavps.com	Sep 27 2023 05:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14969532	+ Email/Text: bankruptcy@cavps.com	Sep 27 2023 05:53:00	Cavalry SPV I, LLC as Assignee of, Citbank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14969533	+ Email/Text: ccusa@ccuhome.com	Sep 27 2023 05:51:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14969535	Email/Text: mrdiscen@discover.com	Sep 27 2023 05:51:00	Discover, PO Box 15316, Wilmington, DE 19850
14972701	Email/Text: mrdiscen@discover.com	Sep 27 2023 05:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14969537	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 27 2023 05:55:43	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
14993714	Email/Text: teller2@lescofcu.com	Sep 27 2023 05:51:00	Lesco Federal Credit Union, 2613 Ligonier St., Latrobe, PA 15650
14969542	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Sep 27 2023 05:51:00	State Farm Bank, FSB, PO Box 2313, Bloomington, IL 61702
14969538	+ Email/Text: Documentfiling@lciinc.com	Sep 27 2023 05:51:00	Lending Club Corp., 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
14969539	Email/Text: teller2@lescofcu.com	Sep 27 2023 05:51:00	Lesco Federal Credit Union, 6 Avenue D, Latrobe, PA 15650
15417675	Email/Text: nsm_bk_notices@mrcooper.com	Sep 27 2023 05:52:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741

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14969541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 27 2023 05:56:15	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14995700	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 27 2023 06:06:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969742	+ Email/PDF: rmscedi@recoverycorp.com Sep 27 2023 05:55:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14969543	+ Email/PDF: ais.sync.ebn@aisinfo.com Sep 27 2023 06:06:37	SYNCB/Home Dsn Outdoor Liv, PO Box 965036, Orlando, FL 32896-5036
14998466	Email/PDF: bncnotices@becket-lee.com Sep 27 2023 06:06:37	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15612748	+ Email/Text: flyersprod.inbound@axisai.com Sep 27 2023 05:52:00	UMB Bank, National Association, et. al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14996090	Email/Text: BNCnotices@dcmservices.com Sep 27 2023 05:52:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14969544	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 27 2023 05:51:00	Verizon, PO Box 5029, Wallingford, CT 06492-7529

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		J.P. Morgan Mortgage Acquisition Corp.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		WEI Mortgage, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Marisa Myers Cohen	

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on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmail@mw-c-law.com mcohen@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor WEI Mortgage LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sarah Kathleen McCaffery

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. ckohn@hoflawgroup.com

Scott R. Lowden

on behalf of Debtor Eric M. Carroll lowdenscott@gmail.com

Scott R. Lowden

on behalf of Joint Debtor Beth M. Carroll lowdenscott@gmail.com

TOTAL: 9